

## Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

Case No.: 22-17870-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregory A. Moreno  
15 Marc Drive  
Howell, NJ 07710

Jillian M. Moreno  
15 Marc Drive  
Adelphia, NJ 07710

Social Security No.: **xxx-xx-8483** **xxx-xx-5572**

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 11/9/2022 and a confirmation hearing on such Plan has been scheduled for 10/11/2023 at 10:00 AM.

The debtor filed a Modified Plan on 10/9/2023 and a confirmation hearing on the Modified Plan is scheduled for 11/22/2023 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 10, 2023

JAN: gan

Jeanne Naughton  
Clerk

In re:

Gregory A. Moreno  
 Jillian M. Moreno  
 Debtors

Case No. 22-17870-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 10, 2023

Form ID: 186

Total Noticed: 46

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Gregory A. Moreno, Jillian M. Moreno, 15 Marc Drive, Howell, NJ 07731-1582
519728578	+ Care Credit, co Convergent Outsourcing Inc, PO Box 9004, Renton WA 98057-9004
519728580	+ Comenity Capital Bank, PO Box 41955, Austin TX 78704-0033
519728581	+ Credit One Bank, PO Box 1285 301B, Caldwell NJ 07007-1285
520002286	+ PHEAA on behalf of, Michigan Guaranty Agency, PO Box 60367, Harrisburg, PA 17106-0367
519728596	+ SyncBPCC, PO Box 965015, Orlando FL 32896-5015

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 10 2023 22:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 10 2023 22:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519733268	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 10 2023 22:55:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519728573	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 10 2023 22:55:00	Americredit, PO Box 181145, Arlington TX 76096-1145
519728574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 10 2023 22:55:00	Apple Card GS Bank USA, Goldman Sachs Bank, PO Box 7247, Philadelphia PA 19170-0001
519728575	+ Email/Text: bk@avant.com	Oct 10 2023 22:56:00	Avant LLC, PO Box 1429, Carol Stream IL 60132-1429
519728576	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 10 2023 23:05:40	BEST BUY CBNA, PO BOX 6497, Sioux Falls SD 57117-6497
519728577	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 10 2023 23:15:51	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519769778	+ Email/PDF: ebn_ais@aisinfo.com	Oct 10 2023 23:15:50	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519784365	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 10 2023 23:16:10	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519728579	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 10 2023 22:55:00	Comenity Bank, SONYVISA, PO Box 182120, Columbus OH 43218-2120
519895614	Email/Text: mrdiscen@discover.com	Oct 10 2023 22:54:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
519741895	Email/Text: mrdiscen@discover.com		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 10, 2023

Form ID: 186

Total Noticed: 46

519755038	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 10 2023 22:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519728582	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 10 2023 23:15:48	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519728583	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Oct 10 2023 22:54:00	GM Financial, PO Box 99605, Arlington TX 76096-9605
519728584	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 10 2023 22:55:00	HSBC Bank, PO Box 9, Buffalo NY 14240-0009
519757980	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 10 2023 22:56:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
519728585	+ Email/Text: mail@jenkinsclayman.com	Oct 10 2023 22:55:00	Jenkins Clayman, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519763367	Email/PDF: resurgentbknotifications@resurgent.com	Oct 10 2023 23:16:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519728586	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:15:54	Lowes, PO Box 530914, Atlanta GA 30353-0914
519728587	+ Email/PDF: pa_dc_claims@navient.com	Oct 10 2023 23:29:55	Navient, PO Box 9500, Wilkes Barre PA 18773-9500
519744003	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 10 2023 22:55:00	Navient Solutions, LLC. on behalf of, Michigan Guaranty Agency, c/o ECMC, PO Box 16358, St. Paul, MN 55116-0358
519728588	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 10 2023 22:54:00	Nissan Infiniti LT, PO Box 660360, Dallas TX 75266-0360
519728589	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 10 2023 23:05:40	Ollo, CWS, PO Box 9222, Old Bethpage NY 11804-9222
519728590	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:05:33	PayPal Credit, PO Box 96006, Orlando FL 32896-0001
519728591	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 10 2023 23:16:19	Premier BKCRD, First Premier, 601 S Minnesota Ave, Sioux Falls SD 57104-4824
519784344	Email/Text: bnc-quantum@quantum3group.com	Oct 10 2023 22:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519728592	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 10 2023 22:56:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit MI 48226-3573
519750427	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 10 2023 22:56:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519728593	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:04:09	SyncBAmazon, PO Box 960013, Orlando FL 32896-0013
519728594	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:04:04	SyncBEBAY, PO Box 965017, Orlando FL 32896-5017
519728595	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:04:04	SyncBLowes, PO Box 965005, Orlando FL 32896-5005
519728597	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:04:34	SyncBPPMC, PO BOX 965005, Orlando FL 32896-5005
519728598	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:04:41	SyncBVerizon, PO Box 960061, Orlando FL 32896-0061
519729092	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2023 23:16:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519745520	+ Email/Text: tdebn@credbankserv.com	Oct 10 2023 22:55:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

District/off: 0312-3

User: admin

Page 3 of 3

Date Recd: Oct 10, 2023

Form ID: 186

Total Noticed: 46

519728600	Email/Text: bankruptcies@uplift.com	Oct 10 2023 22:54:00	Uplift Inc, 440 N Wolfe Road, Sunnyvale CA 94085
519728601	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 10 2023 23:16:06	Wells Fargo, Visa Platinum Card, PO Box 6995, Portland OR 97228-6995
519782810	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 10 2023 23:16:12	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519738961	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519738965	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519728599	##+	TDRCSRaymour Flanigan, 1000 Macarthur Blvd, Mahwah NJ 07430-2035

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Jillian M. Moreno mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Gregory A. Moreno mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5